

THE Bank of Hawaii

LIMITED.

Incorporated under the Laws of the Territory of Hawaii.

Paid-Up Capital . . . \$600,000
Surplus 200,000
Undivided Profits . . . 35,000

OFFICERS AND DIRECTORS.
Charles M. Cooke.....President
P. C. Jones.....Vice President
C. H. Cooke.....Cashier
W. C. Atherton.....Assistant Cashier
H. Waterhouse, F. W. Macfarlane,
E. D. Tenney, J. A. McCandless and
C. H. Atherton.

Commercial and Savings Departments.

Strict attention given to all branches of Banking.

Judd Building - - - Fort Street

The Yokohama Specie Bank Ltd

Subscribed Capital, . . . Yen 24,000,000
Paid Up Capital, . . . Yen 18,000,000
Reserved Fund, . . . Yen 8,910,000

HEAD OFFICE: YOKOHAMA.

Interested Allowed.

On fixed deposit for 12 months, 4 per cent per annum.

On fixed deposit for 6 months, 3 1/2 per cent per annum.

On fixed deposit for 3 months, 3 per cent per annum.

The bank buys and receives for collection Bills of Exchange, issues Drafts and Letters of Credit, and transacts a general banking business.

Branch of Yokohama Specie Bank New Republic building, Honolulu, H. T.

Claus Spreckels. Wm. G. Irwin.

Claus Spreckels & Co., Bankers.

HONOLULU, H. T.

SAN FRANCISCO AGENTS—THE NEVADA NATIONAL BANK OF SAN FRANCISCO.

DRAW EXCHANGE ON

SAN FRANCISCO—The Nevada National Bank of San Francisco.

LONDON—The Union Bank of London, Ltd.

NEW YORK—American Exchange National Bank.

CHICAGO—Merchants' National Bank.

PARIS—Credit Lyonnais.

BERLIN—Dresdener Bank.

HONGKONG AND YOKOHAMA—Hongkong and Shanghai Banking Corporation.

NEW ZEALAND AND AUSTRALIA—Bank of New Zealand.

VICTORIA AND VANCOUVER—Bank of British North America.

Transact a General Banking & Exchange Business

Deposits Received, Loans made on Approved Security, Commercial and Travelers' credits issued, Bills of Exchange Bought and Sold.

COLLECTIONS PROMPTLY ACCOUNTED FOR.

C. BREWER & CO., LIMITED.

Queen Street, Honolulu, H. T.

AGENTS FOR

Hawaii Agricultural Company, Ono-ua Sugar Company, Honouliuli Sugar Company, Wailuku Sugar Company, Mahe Sugar Company, Oahu Sugar Plantation Company, Haleakala Ranch Company, Kapapala Ranch Company, Line and Shipping Company, San Francisco Packets, Chas. Brewer & Co's Line of Boston Packets.

Agents Boston Board of Underwriters.

Agents for Philadelphia Board of Underwriters.

Standard Oil Company.

LIST OF OFFICERS:

H. M. Cooke, President; George E. Robertson, Manager; E. F. Bishop, Treasurer and Secretary; Col. W. F. Allen, Auditor; P. C. Jones, H. Waterhouse, G. E. Carter, Directors.

O. SHIODA

AGENCY OF

KEI HIN BANK, LTD

VINEYARD ST.

Telephone White 1811.

Transacts General Banking and Exchange Business.

HEAD OFFICE, TOKYO, JAPAN

DRAW EXCHANGE ON FIRST NATIONAL BANK, YOKOHAMA.

Fire Insurance

THE B. F. DILLINGHAM COMPANY LTD.

General Agents for Hawaii.

Atlas Assurance Company of London.

Phoenix Assurance Company of London.

New York Underwriters Agency.

Providence Washington Insurance Company.

Phoenix Insurance Company of Brooklyn.

ALBERT RAAS, Manager.

Insurance Department office Fourth Floor, Stangenwald building.

USE Asti Wines

Best Table Wines in Use. Sold by all Liquor Dealers.

ALL KINDS OF

Rubber Goods

Goodyear Rubber Co.

J. H. FRANK, President.

407 Francisco, Cal., U.S.A.

BISHOP & CO., BANKERS

ESTABLISHED IN 1858.

Banking Department.

Transact business in all departments of banking. Collections carefully attended to. Exchange bought and sold.

Commercial and Travelers' Letters of Credit issued on the Bank of California and N. M. Rothschild & Sons, London. Correspondents: The Bank of California, Commercial Banking Co. of Sydney, Ltd., London.

Drafts and cable transfers on China and Japan through the Hongkong and Shanghai Banking Corporation and Chartered Bank of India, Australia and China.

Interest allowed on term deposits at the following rates per annum, viz: Seven days' notice, at 1 per cent. Three months, at 3 per cent. Six months, at 3 1/2 per cent. Twelve months, at 4 per cent.

Trust Department.

Act as trustees under mortgages. Manage estates, real and personal. Collect rents and dividends. Valuable papers, wills, bonds, etc., received for safe keeping.

Accountant Department.

Auditors for corporations and private firms. Books examined and reported on. Statements of affairs prepared. Trustees on bankrupt or insolvent estates.

Office, 324 Bethel street.

Savings Department.

Deposits received and interest allowed at 4 1/2 per cent per annum, in accordance with rules and regulations, copies of which may be obtained on application.

Insurance Department.

Agents for FIRE, MARINE, LIFE, ACCIDENT and EMPLOYERS' LIABILITY INSURANCE COMPANIES. Insurance office, 324 Bethel street.



Metropolitan Plate Glass Ins. Co.

Twelve Reasons for Insuring

IN THE

Most Liberal Company.

Endorsed by all policy holders.

Twenty-eight years in business.

Rates are reasonable.

Oldest New York Company.

Prompt adjustments guaranteed.

Only one line of insurance.

Largest Surplus.

Its responsibility is unquestioned.

Telegraphic instructions concerning adjustments.

Agents allowed a greater latitude in adjustments.

No lawsuits.

Hawaiian Trust Co., Ltd.

General Agents.

Fire, Life, Accident, Plate Glass, Surety Bonds.

923 FORT STREET.

Telephone Main 184.

ALEXANDER & BALDWIN

LIMITED

OFFICERS.

H. P. Baldwin.....President

J. B. Castle.....First Vice-President

W. M. Alexander.....Second Vice-President

J. P. Cooke.....Treasurer

W. O. Smith.....Secretary

George R. Carter.....Auditor

Sugar Factors

Commission Merchants

AGENTS FOR

Hawaiian Commercial and Sugar Co.

Halekani Sugar Company, Pala Plantation Company, Nahu Sugar Company, Kihikihi Plantation Company, Haw Nian Sugar Company, Kahului Railroad Company, and A. and B. Line.

Edward May, Emily F. Whitney, W. B. Flint.

THE FIRST American Savings & Trust Co

OF HAWAII, LTD.

Capital, \$250,000.00.

President.....Cecil Brown

Vice-President.....M. P. Robinson

Cashier.....W. G. Cooper

Principal Office: Corner Fort and King streets.

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4 1/2 per cent per annum.

Rules and regulations furnished upon application.

WANT THEIR MONEY BACK

Sake Importers Will Fight for Lower Duty.

Honolulu importers of sake from Japan will endeavor to recover from the United States government about \$100,000 paid in duty to Collector Stackable, which they claim is in excess of the amount they should have been assessed. Col. Thos. Fitch has been employed as counsel and will leave on the China next week for New York, where he will fight the case before the General Board of Appraisers.

For the past two years and over sake, the national Japanese drink, has been imported into Hawaii in large quantities. Collector Stackable has been assessing the duty upon the liquor at fifty cents per gallon holding that it is distilled. The Japanese merchants and other importers claim sake is a fermented liquor and dutiable under the tariff act, only at the rate of twenty cents per gallon. Every gallon of sake received at Honolulu has been assessed at the higher figure, and though the duty was always paid, the importer always entered a protest, and an appeal was taken in each case to the Treasury Department.

The hearing of the first case has been set for December 18th in New York City before the Board of General Appraisers. Upon this test case nearly a hundred similar appeals will be decided, the decision of the appraisers governing all.

The amount involved is about \$100,000 which has been paid into the treasury under protest, and if the Board of General Appraisers decide in favor of the Honolulu importers, this amount must be refunded.

The case is important also in that it will govern the future action of the collector in levying the duty upon sake.

There is said to be a difference of opinion between the customs and internal revenue departments as to the classification of sake. Collector Stackable classifies it as distilled spirits at fifty cents per gallon, while the internal revenue department holds it to be a fermented liquid. The matter has never been passed upon by the Appraisers.

Col. Fitch will also visit Washington, on his present trip where he expects to present the Marcus Island claim before the State Department. He will remain away about two months.

IMMIGRATION COMPANIES

The following items are translated from the Osaka Asahi:

According to the report of the Japanese Consul at Hawaii there is much trouble between the emigration companies and emigrants who are returning home about the return of money deposited by them under the old contract. Among the companies concerned the Japan Emigration Co. and the Tokyo Emigration Co. are the principal ones. The emigrants' money has been deposited out of their wages under contract, for their assistance in case of accidents and for their expenses when returning home. The companies refuse, however, to pay the money back, and the notice of the authorities is being brought to the matter.

The true character of many existing emigration companies is being gradually exposed, showing them to be only eager to make profits, they being utterly disregardful of the interests of the emigrants. The prevalence of certain evil practices is ascribed as due in great measure to the small capital of the companies, and a proposal is now made to incorporate them and to establish one influential company instead of allowing a large number of small ones to remain in existence. It is stated that the Foreign Office has issued instructions to the Governor of each prefecture to grant passports only to those emigrants sent by companies having a capital of over ¥50,000.—The Garden Isle.

Tiger Year in Japan.

In the beginning of this year some Japanese papers were drawing attention to the fact that this being a Tiger's year there would be no luck throughout the year. To the uninitiated, it may be explained that each year in the Japanese calendar is accorded after the name of an animal after the old Chinese zodiac of twelve signs, and the old superstition looks upon these Tiger years as being the disastrous and eventful one. Curious to say, the year is not going to close after all, without satisfying the superstitious. The cholera broke out in the early part of last July and has been epidemic ever since. Then, in September, there happened the eruption of Torishima, which annihilated the whole population of the island. Then followed the disastrous inundations and tidal waves in Northern Japan. Prospects of the rice crop is not so bright now as it was in the early part of the year. The last mail again reports some cases of Bubonic plague breaking out in Yokohama. Indeed, the tiger year does seem very unlucky for Japan.—Osaka Asahi.



MEN, WOMEN, HERE IS HEALTH AND STRENGTH

Sick and Weak People: I can cure you with Electricity, as I have cured thousands of others. I can make the blood circulate in your veins, the nerves tingle with vigorous life and the spirit of energy show itself in every move of your body. I have told you that Electricity is "Life," and now all scientists and doctors are approving my claim. Let me prove it to you; let me show you how my method of applying this great power has revolutionized medical treatment.

Dr. McLaughlin's Electric Belt

IS A MODEL, A MODERN HOME TREATMENT. My twenty years of study are shown in this grand appliance. You wear it with comfort at night, and the Electricity infused into your body cures all Nervous and Vital Trouble, Kidney and Bladder Troubles, Rheumatism, Lame Back, Indigestion, Weak Stomach and all forms of pain and weakness. It restores the life while you sleep, and must cure.

DO YOU SUFFER? If so, don't hesitate, don't waste your time on drugs, which give no strength. Wear this life-giving appliance as I direct and it will cure you. Come and see me today. See what has been done for others. Test it free, get my free advice and follow it. You will find it the road to health.

READ MY BOOK. I have a book which every man should read (one for women also). It tells facts that are of interest to every man who wants to remain young in vitality at any age. Send for this book today, if you can't call. I mail it, sealed, free. If you call I will give you a free test. Remember, my belt does not burn, though you feel the current and can regulate it. I warrant it to give a strong current for years, though no man who uses it right needs it over three months. Cut this out and act today.

OFFICE HOURS—DR. M. G. McLAUGHLIN, 906 Market St. 8 a. m. to 8:30 p. m. San Francisco, Cal.

NOTE—When you use Dr. McLaughlin's Electric Belt you are under the care of a physician. Agents or drug stores are never allowed to sell these goods.

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Beer stored and maturing till mellowed and ripened into wholesomeness is "on lager". All—

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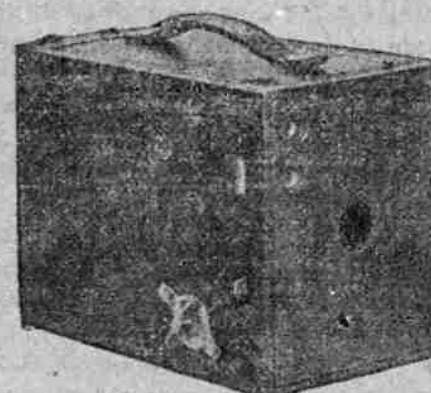
are thus "lagered" until perfect for use. Shipments of the famous Anheuser Busch Lager Beers

"Budweiser" "Premium Pale" and "Pale Lager"

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H. Hackfeld & Co., LIMITED.

Sole Agents for Hawaii Territory.



A Hand Camera USING BOTH PLATES AND FILMS

The most beautiful and up-to-date camera made.

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Sold at prices within the reach of all. Each instrument guaranteed, with free instructions to purchaser as to its use

Honolulu Photo Supply Co.

NEW STORE ON FORT STREET.

AMERICAN NAUTICAL ALMANAC

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Designed especially for use of Navigators and adapted to the meridian of Greenwich.

All sorts of valuable information and data for Mariners for 1903.

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Price 75 Cents

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LIBERALITY

Mottos followed at our fountain. That's why our soda is just right. We use only fresh fruits and fruit juices.

Popular Mineral Waters on Tap

HONOLULU DRUG CO.

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Five different styles of Rackets.

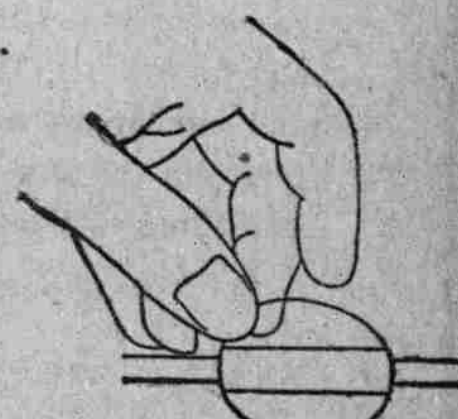
Newest PING PONG Sets at all prices.

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LENS TALK No. 2, —THE PLUS—

The plus lens enlarges an object—it is ground in three forms—plane on one side and convex on the opposite, convex on both sides; or concave on one side with a greater convexity on the other. The latter form, called periscope, is most used except in the very strong numbers.

We carry this lens in all the different forms and accurately adjust it to eye defects for which it is intended. Next lens described will be the minus sphere—a lens used for the correction of what is known as "the disease of civilization"—Myopia or short sight.

A. N. Sanford,

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Choice Kona Coffee

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Furniture Designed—Framing Pictures Agent for Elder and Shepard's Publications Hotel and Alakea Sts.

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The Silent Barber Shop

FACE MASSAGING ARTISTICALLY DONE.

JOSEPH FERNANDEZ, Prop., Arlington Hotel. Hotel Street.